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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/875,717	06/06/2001	Raymond Anthony Joao	JBF02	7136
7590 09/19/2006				
RAYMOND A. JOAO, ESQ. 122 BELLEVUE PLACE YONKERS, NY 10703				
		EXAMINER LIVERSEDGE, JENNIFER L		
		ART UNIT 3628 PAPER NUMBER		

DATE MAILED: 09/19/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b> 09/875,717	<b>Applicant(s)</b> JOAO ET AL.	
	<b>Examiner</b> Jennifer Liversedge	<b>Art Unit</b> 3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 08 July 2006.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 13-32 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 13-32 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 5) <input type="checkbox"/> Notice of Informal Patent Application                       |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

Art Unit: 3628

### DETAILED ACTION

This Office Action is responsive to Applicant's amendment and request for reconsideration of application 09/875,717 filed on July 8, 2006.

The amendment contains new claims: 13-32.

Claims 1-12 have been canceled.

### *Claim Rejections - 35 USC § 102*

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims <sup>13-32 are</sup> rejected under 35 U.S.C. 102(e) as being anticipated by US Patent

No. 6,493,685 B1 to Ensel et al. (further referred to as Ensel).

Regarding claim 13, Ensel discloses an apparatus, comprising:

A memory device for storing information regarding transactions involving a plurality of accounts associated with an individual (column 2, lines 11-17; column 3,

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Art Unit: 3628

lines 48-52; column 4, lines 58-63; column 5, lines 1-4; column 5, line 63 – column 6, line 10; column 10, lines 21-49), wherein the plurality of accounts comprises

at least one of a credit card account, a debit card account, a charge card account, a “smart” card account, and a currency card account (column 4, lines 42-46; column 6, lines 1-31; column 7, lines 7-11),

at least one of a bank account, a checking account, a savings account, an electronic money account, and a brokerage account (column 3, lines 48-52; column 6, lines 1-31), and

at least one of a wireless communication account and a cellular communication account (column 2, lines 46-56; column 6, lines 1-31), and

further wherein the information regarding transactions includes information regarding a transaction on an account and information regarding an identity and contact information (column 4, lines 17-38; column 6, lines 32-50; column 8, lines 18-21) for

at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider (column 2, lines 46-56; column 3, lines 48-52; column 6, lines 1-31),

involved in the transaction on the account, wherein the information regarding a transaction is transmitted from a transaction device or a first communication device (column 4, lines 17-38; column 6, lines 32-50; column 8, lines 18-21) associated with the

at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider and is

Art Unit: 3628

received by a receiver (column 2, lines 46-56; column 3, lines 48-52; column 6, lines 1-31);

a processing device (column 12, lines 31-33; column 16, lines 38-40), wherein the processing device processes information regarding a request for transaction information, wherein the request for transaction information is transmitted from a second communication device, wherein the second communication device is associated with the individual, wherein the processing device generates a message in response to the request (column 9, line 4 – column 10, line 49), wherein the message contains information regarding a transaction and contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider involved in the transaction (column 2, lines 46-56; column 3, lines 48-52; column 6, lines 1-31); and

a transmitter (column 14, lines 9-11), wherein the transmitter transmits the message to the second communication device on or over at least one of the Internet and the World Wide Web (column 7, lines 14-18; column 9, line 4 – column 10, line 49).

Regarding claim 14, Ensel discloses the apparatus wherein the processing device processes a second request for information regarding a plurality of accounts and a generates a second message in response to the second request, wherein the second message contains information regarding transactions involving a plurality of accounts,

Art Unit: 3628

and further wherein the transmitter transmits the second message to the second communication device (column 5, lines 21-26; column 8, lines 9-13; column 11, line 56 – column 12, line 2; column 15, lines 16-30; column 18, lines 45-51; Figure 10).

Regarding claim 15, Ensel discloses the apparatus wherein the contact information regarding the at least one of a merchant, a vendor, a bank, a financial institution, a brokerage firm, an electronic money account, and a communication account provider (column 2, lines 46-56; column 3, lines 48-52; column 6, lines 1-31) includes a link or hyperlink (column 7, lines 5-18).

Regarding claim 16, Ensel discloses the apparatus wherein the apparatus collects account transaction information for a plurality of accounts associated with the individual (column 2, lines 11-17; column 3, lines 48-52; column 4, lines 58-63; column 5, lines 1-4; column 5, line 63 – column 6, line 10; column 10, lines 21-49).

Regarding claim 17, Ensel discloses the apparatus wherein the apparatus provides a personalized transaction account directory for the individual (column 5, lines 1-4 and lines 21-26; column 10, lines 21-49; column 11, line 56 column 12, line 2).

Regarding claims 18-21, Ensel discloses the apparatus wherein the second communication device is a personal computer, a personal digital assistant, an

Art Unit: 3628

interactive television, and a cellular phone (column 3, line 66 – column 4, line 16; column 9, lines 56-62; column 14, lines 47-53).

Regarding claims 22-32, Ensel discloses the apparatus wherein the account is a credit card account, a debit card account, a charge card account, a "smart" card account, a currency card account, a bank account, a brokerage account, a checking account, a savings account, an electronic money account and a cellular communication account or a wireless communication account (column 2, lines 51-56; column 3, lines 48-52; column 4, lines 1-16; column 4, lines 39-63; column 5, line 63 – column 6, line 31; column 7, lines 7-18; column 11, lines 14-20 and lines 60-66; column 14, lines 56-61; column 17, lines 49-54).

### ***Response to Arguments***

Applicant's arguments with respect to claims 13-32 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday – Friday, 8:30 – 5 PM.

Art Unit: 3628

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be reached at 571-272-6799. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Jennifer Liversedge

Examiner

Art Unit 3628



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SUPERVISORY PATENT EXAMINER  
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